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# JOHNSON & HIGGINS

Established 1845

INSURANCE BROKERS-AVERAGE ADJUSTERS
ACTUARIES-EMPLOYEE BENEFIT PLAN CONSULTANTS

6/11/81

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Gary,

95 WALL ST., NEW YORK, N. Y. 10005 TEL 482-2000 AREA CODE 212

June 1st, 1981

CABLE ADDRESS "KERODEN" TELEX NO. 422008

1

Mr. Howard S. Ader
Insurance Manager
Combustion Equipment Associates, Inc.
555 Madison Avenue
New York, New York 10022

Dear Mr. Ader:

Re: Our Loss No. 63684-FL (Combe Fill Corporation) Lightning - 8/26/80 Loc: Parker Road Chester, New Jersey

Please advise if you have received any additional information from Mr. Gary A. Molchan, Combe Fill Corp., since his memo dated April 6th, 1981, which indicated that any excavation of the tanks would require prior approval by the New Jersey Dept. of Environmental Protection. Has this authorization been received at this time?

We will await your advices.

RECEIVED

JUN 15 1981

JF:lk

COMDE FILL CORPORATION

Yery truly yours,

JAMES FLÁNAGAN

PROPERTY LOSS DEPT.

#### ↑ Form DEP-001 % 2/83

### NEW JERSEY DEPARTMENT OF ENVIRONMENTAL PROTECTION

REPORT OF: PHONE CALL VISIT

| DATE $\frac{5/12}{5}$ , $\frac{5/1}{5}$ | 7,5/18           | REF           | ERRED TO                              | <del></del> | · .          |
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| BUREAU OR OFFICE                        | DRA-BSJ.         |               | FILE CFN/C                            | 1.F.S       | ·            |
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| PERSON CONTACTED                        | rumerous.        |               | PHONE NO. /                           | ariois      | <i>i</i>     |
| AFFILIATION/ADDRESS                     | NJDEP            |               |                                       |             | <del></del>  |
| SUBJECT OF CALL/VISIT                   | LIGH TNING       | /TANK.COLL    | -APSE (IN GROU                        | UND)        |              |
| SUMMARY OF CALL/VISIT                   |                  |               | ·                                     |             | *****        |
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|   | advise Jo        |               |                                       |             |              |
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M. Peterson

M E M O

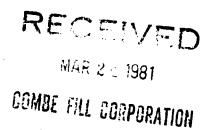
| TO: -   | Gary Molchan   | • | DATE: - | March 19, 1981 |  |
|---------|----------------|---|---------|----------------|--|
| FROM: - | Howard S. Ader | • | RE: -   | 8/26/80 Loss   |  |
|         |                | • | •       |                |  |

Per previous discussions, please submit all documentation which supports the contention that lightning was the cause of the loss.

The sooner this is received, the sooner we will be able to proceed to settle this claim.



HSA:mh





GAB Business Services Inc 10 Park Place P O Box 266M Morristown New Jersey 07960 Telephone (201) 538-7700

Branch Office

March 11, 1981

### GAB

Combe Fill Corporation P.O. Box 418 Chester, N.J. 07930

ATTN: Mr. Gary Molchan Reference: Loss of 08-26-80 File number: 10926-46193

Dear Mr. Molchan;

In order for your insurance company to make a decision in regards to your claim it will be necessary for you to have the involved collecting tanks excavated and made available in order for engineer to make inspection of same.

We will at this time await your advisement as to when the tanks are made available for inspection.

Thankyou for your consideration in this matter.

S. R. Marchello

SRM/Lr

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## JOHNSON & HIGGINS

Established 1845

INSURANCE BROKERS-AVERAGE ADJUSTERS
ACTUARIES-EMPLOYEE BENEFIT PLAN CONSULTANTS

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CABLE ADDRESS "KERODEN" TELEX NO. 422098 95 WALL ST., NEW YORK, N. Y. 10005 TEL 489-9000 AREA CODE 819

February 10th, 1981

Mr. Howard S. Ader Insurance Manager Combustion Equipment Associates, Inc. 555 Madison Avenue New York, New York 10022

Dear Mr. Ader:

Re: Our Loss No. 63684-FL (Combe Fill Corporation) Lightning - 8/26/80 Loc: Parker Road Chester, New Jersey

As per our telephone conversation on January 30th, 1981, we have contacted Mr. Michael Iacovella, GAB Business Services, Inc., concerning the status of the captioned occurrence. Mr. Iacovella has advised that he recently received a report from Mr. Joseph Ross, P.E., Ross Associates, that indicates no evidence of lightning being involved in this loss.

We note that a memo dated September 11th, 1980 from Mr. Gary A. Molchan to Mr. Charles J. McDonald indicates a determination was made that lightning struck a junction box and burned out the electrical system and pumps. As a result of the pump failure the manhole and storage tank collapsed causing failure of the collection system. Please advise if an engineer retained by Combe Fill South made this determination, so that we can refute the Ross Associates report. In the event that this has not been done, we would recommend that Combustion Equipment Associates retain an expert to determine the actual cause of this loss.

Mr. Ross indicated to the adjuster that it was his opinion that the collapse was caused by the steel tank rusting out over a period of years.

Please contact me at 482-2114 if you wish to discuss this matter.

Very truly yours,

JAMES FLANAGAN

PROPERTY LOSS DEPT.

JF:lk